



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/077,456	05/29/1998	WENDELL W. ANTHONY	CITI0028	6052
75127	7590	09/03/2009	EXAMINER	
KING & SPALDING LLP (CITI CUSTOMER NUMBER)			MEINECKE DIAZ, SUSANNA M	
ATTN: GEORGE T. MARCOU			ART UNIT	PAPER NUMBER
1700 PENNSYLVANIA AVENUE, NW			3692	
SUITE 200				
WASHINGTON, DC 20006				
MAIL DATE		DELIVERY MODE		
09/03/2009		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/077,456	ANTHONY ET AL.	
	Examiner	Art Unit	
	Susanna M. Diaz	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11 June 2009.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1,4-30 and 33-55 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1,4-30 and 33-55 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.

5) Notice of Informal Patent Application

6) Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on June 11, 2009 has been entered.

Claim 1 has been amended.

Claims 1, 4-30, and 33-55 are presented for examination.

Response to Arguments

2. Applicant's arguments with respect to claims 1, 4-30, and 33-55 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1, 6, 7, 9-13, 15-26, 28-30, 33, 36, 38, and 39 are rejected under 35 U.S.C. 102(e) as being anticipated by Weiss et al. (U.S. Patent No. 5,866,889).

Weiss discloses:

[Claim 1] A method for providing remote access to financial services comprising the steps of:

- a) providing at least one business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- b) selectively electronically linking a server to the business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server, wherein the home banking terminal is a personal computer (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25); and
- d) based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal, wherein the first user interface and the second user interface are substantially the same (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25).

Weiss discloses:

[Claim 6] A method for performing financial transactions from a location remote from a business host comprising the steps of:

- a) providing an automated teller machine (ATM) having a first user interface for display on a screen of the ATM (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

- b) installing user software on a remote terminal, the remote terminal having a second user interface for display on a screen of the remote terminal, the second user interface is substantially identical to the first user interface (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- c) configuring the user interfaces to display data in a language selected by a user (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25; col. 14, lines 13-17);
- d) establishing an electronic link between the remote terminal and a server (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25); and
- e) establishing an electronic link between the server and a business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

[Claim 7] authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server);

[Claim 9] in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

[Claim 10] in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25; col. 8, lines 41-42);

[Claim 11] performing a financial transaction (abstract; col. 4, lines 33-44; col. 19, line 65 through col. 20, line 18);

[Claim 12] in which the step of performing a financial transaction is performed by editing a payee list (Fig. 6E; col. 20, lines 10-11);

[Claim 13] in which the step of performing a financial transaction is performed by authorizing a direct debit (col. 19, line 65 through col. 20, line 18);

[Claim 15] in which the step of performing a financial transaction is performed by purchasing a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 16] in which the step of performing a financial transaction is performed by selling a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 17] in which the step of performing a financial transaction further comprises the steps of:

a) selecting a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party); and

b) reviewing a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 18] in which the step of performing a financial transaction is performed by reviewing account information (columns 7-21 – The entire specification discusses account-related applications);

[Claim 19] in which the step of performing a financial transaction is performed by reviewing securities information (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 20] in which the step of performing a financial transaction is performed by generating a transaction journal (Fig. 10A; col. 6, lines 38-44 – An account statement is effectively a transaction journal);

[Claim 21] in which the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts (Fig. 10A; col. 19, line 65 through col. 20, line 18);

[Claim 22] exchanging the assets of the first account to a currency consistent with the second account (col. 19, line 65 through col. 20, line 18 – A payee is only going to accept funds that are of value to him/her, thereby implying that the transferred currency of money is “consistent” between payor and payee accounts);

[Claim 23] in which the step of performing a financial transaction is performed by ordering checks (col. 21, lines 3-10);

[Claim 24] in which the step of performing a financial transaction is performed by printing an account statement (Fig. 10A; col. 6, lines 38-44);

[Claim 25] in which the step of performing a financial transaction is performed by printing a balance summary (Fig. 10A; col. 6, lines 38-44);

[Claim 26] in which the step of performing a financial transaction is performed by processing a payment (col. 19, line 65 through col. 20, line 18);

[Claim 28] in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:

a) sending an authorizing message to the business host (col. 9, lines 18-22, 56 –

The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server); and

b) sending a message from the business host to the server, in which the message authorizes hookup (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server);

[Claim 29] sending a marketing message from the business host to the remote terminal (col. 11, line 33 through col. 12, line 54).

Weiss discloses:

[Claim 30] A system for providing remote access to financial services comprising:
a) at least one business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

b) a server selectively electronically linked to the business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

c) at least one automated teller machine (ATM) having a first user interface displayed on a screen of the ATM, in which the ATM is electronically linked to the server (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25); and

d) at least one home banking terminal having a second user interface displayed on a screen of the home banking terminal, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25).

Weiss discloses:

[Claim 33] A system for providing remote access to financial services comprising:

a) at least one business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

b) a server selectively electronically linked to the business host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays on a screen of the ATM a first user interface in a language selected by a user (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25; col. 14, lines 13-17);

d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays on a screen of the home banking terminal a second user interface in the language (Fig. 1; col. 14, lines 13-17);

e) in which the first and second user interfaces are substantially identical (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);

[Claim 36] in which the electronic links between the server and the business host, the ATM and the remote terminal are secure (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server. Since users need to enter a PIN to remotely access the system, it is implied that the electronic links between users and the server are secure);

[Claim 38] further comprising a router (col. 8, lines 10-34);

[Claim 39] in which the router is a small financial CAT gateway (col. 8, lines 10-34).

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 4, 5, 8, 14, 27, 34, 35, 37, and 40-55 are rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss et al. (U.S. Patent No. 5,866,889), as applied to claims 6, 11, and 33 above, in view of Official Notice.

Weiss discloses:

[Claim 4] A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:

- a) installing user software on a plurality of remote terminals available to all users wishing to access the financial services, the plurality of remote terminals including a first terminal and a second terminal, wherein the second terminal is of a different type than the first terminal (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- b) configuring the user software to reflect each user's preferences (Fig. 1; col. 14, lines 13-17);
- c) providing a uniform connection between the remote terminals to a standard international host, the uniform connection including a uniform user interface on screens of the first terminal and the second terminal (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25);
- d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25 – The word "international" modifies the "host" without imparting any structural or functional limitations; therefore, the word "international" does not serve to patentably limit the claimed invention);
- e) linking the standard international host to the service provider (Fig. 1; col. 5, lines 32-45; col. 6, lines 15-25 – The word "international" modifies the "host" without imparting any structural or functional limitations; therefore, the word "international" does not serve to patentably limit the claimed invention; col. 14, lines 34-59 – The credit bureau may be a service provider);

f) providing secure communication between the user, the standard international host and the service provider (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server. Since users need to enter a PIN to remotely access the system, it is implied that the electronic links between users and the server are secure);

[Claim 5] the step of configuring the user's software further comprises the step of selecting a language (Fig. 1; col. 14, lines 13-17).

Regarding claim 4, Weiss does not explicitly disclose g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider; and h) providing data compression for communications between the user, the standard international host and the service provider; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to compress data for communications. Data compression decreases the amount of system resources (e.g., bandwidth) required to transmit data. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform h) providing data compression for communications between the user, the standard international host and the service provider in order to reduce the amount of system resources (e.g., bandwidth) required to transmit data. Furthermore, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to perform error detection and correction in order to

help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination.

[Claim 8] Weiss does not explicitly disclose that transmitted data is encrypted; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to encrypt data transmission in order to more securely transmit the data, thereby protecting its integrity. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform encrypting and transmitting data between the remote terminal and the server in order to more securely transmit the data, thereby protecting its integrity.

[Claims 14, 43] Weiss does not explicitly disclose that performing a financial transaction is performed by deleting a direct debit (i.e., by allowing the user to delete a direct debit); however, Official Notice is taken that it was old and well-known in the art of automatic payments at the time of Applicant's invention to stop the automatic payments at some point. Since Weiss facilitates recurring automatic payments (col. 19, line 65

through col. 20, line 18), the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that a financial transaction is performed by deleting a direct debit (i.e., by allowing the user to delete a direct debit) in order to give the user greater control over when automatic payments should be ceased.

[Claim 27] Weiss discloses in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:

- a) sending an authorizing message to the server (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server);
- b) sending the authorizing message to a bank security server (col. 9, lines 18-22, 56 – The personal identification code (PIC) is used to facilitate remote access, thereby implying that the PIN is verified by a server).

Weiss does not explicitly disclose c) sending the authorizing message to a bank hardware encryption device; however, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to encrypt data transmission in order to more securely transmit the data, thereby protecting its integrity. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss to perform c) sending the

authorizing message to a bank hardware encryption device in order to more securely transmit the data, thereby protecting its integrity.

[Claim 34] Regarding claim 34, as discussed above, Weiss adapts various access points to mimic typical banking interfaces, which implies that a software installation must occur. Weiss does not explicitly disclose that the user software further comprises: a) a runtime application; b) an installation program; c) a configuration program; and d) a help program; however, Official Notice is taken that it was old and well-known in the art of software installation and management at the time of Applicant's invention to utilize each of a) a runtime application; b) an installation program; c) a configuration program; and d) a help program. These programs facilitate user-friendly installation and help, as needed; therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that the user software further comprises: a) a runtime application; b) an installation program; c) a configuration program; and d) a help program in order to facilitate user-friendly installation and help, as needed.

[Claim 35] Regarding claim 35, as discussed above, Weiss adapts various access points (including a customer activated terminal (CAT)) to mimic typical banking interfaces, which implies that a software installation must occur, further implying that Weiss' server comprises a) a packet assembler/dissembler; b) a session controller; c) a customer activated terminal (CAT) terminal protocol interface; d) a terminal application

front end; e) a CAT session manager; f) a CAT common integrator; and at least one business application. Weiss does not explicitly disclose that the server further comprises: g) an activity log server; h) a secure encryption server; i) a host message normalizer; and j) an X.25 normalizer. Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to encrypt data transmission in order to more securely transmit the data, thereby protecting its integrity. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss' server to include h) a secure encryption server in order to more securely transmit the data, thereby protecting its integrity. Furthermore, Official Notice is taken that it was old and well-known in the art of server management to include the following in a server: g) an activity log server; i) a host message normalizer; and j) an X.25 normalizer. The Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss' server to include g) an activity log server; i) a host message normalizer; and j) an X.25 normalizer since the combination would have been predictable to those of ordinary skill in the art at the time of Applicant's invention and both Weiss' server as well as the individual components (i.e., the activity log server, the host message normalizer, and the X.25 normalizer) would continue to operate as intended and expected.

[Claim 37] Weiss does not explicitly disclose that the electronic links between the server and the business host, the ATM and the remote terminal carry data

transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted. However, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to compress data for communications. Data compression decreases the amount of system resources (e.g., bandwidth) required to transmit data. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed in order to reduce the amount of system resources (e.g., bandwidth) required to transmit data. Furthermore, Official Notice is taken that it was old and well-known in the art of data transmission at the time of Applicant's invention to perform error detection and correction in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination. Therefore, the Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that enhanced error detection and correction are used to preserve the integrity of the data being transmitted in order to help ensure that data arrives intact and in an accurate representation (of the originally sent data) at its intended destination.

[Claim 40] Weiss does not explicitly disclose that there are at least two business hosts where a first of the business hosts is a user's home institution and the second of

the business hosts is an outside business provider; however, Official Notice is taken that it was old and well-known in the art of server hosting to share maintenance duties by at least two parties. The Examiner submits that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to modify Weiss such that there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider since the combination of the two hosts with Weiss' system would have yielded predictable results and the operability of Weiss would have been preserved. It is noted that the number of business hosts is not currently claimed in a way that it alters the structure or functionality of the invention, as claimed; therefore, such a limitation does not serve to patentably limit the claimed invention.

Weiss discloses:

[Claim 41] in which the business application allows the user to edit a payee list (Fig. 6E; col. 20, lines 10-11);

[Claim 42] in which the business application allows the user to authorize a direct debit (col. 19, line 65 through col. 20, line 18);

[Claim 44] in which the business application allows the user to purchase a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various

transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 45] in which the business application allows the user to sell a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 46] in which the business application allows the user select and review a mutual fund (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 47] in which the business application allows the user to review account information (columns 7-21 – The entire specification discusses account-related applications);

[Claim 48] in which the business application allows the user to review securities information (col. 2, lines 51-54 – Weiss explains how the assignee's brokerage services have traditionally been full range; col. 8, lines 1-4 -- Managed securities include mutual funds; col. 17, lines 57-65 -- A user may request to perform security-related transactions; col. 21, lines 49-56 -- The system is prepared to print forms needed to complete various transactions, including Securities Investment Acknowledgements. This particular form implies that securities are purchased. If securities are purchased by one party, it is understood that they are sold by another party);

[Claim 49] in which the business application allows the user to generate a transaction journal (Fig. 10A; col. 6, lines 38-44 – An account statement is effectively a transaction journal);

[Claim 50] in which the business application allows the user to transfer assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts (Fig. 10A; col. 19, line 65 through col. 20, line 18);

[Claim 51] in which the business application allows the user to exchange the assets of the first account to a currency consistent with the second account (col. 19, line 65 through col. 20, line 18 – A payee is only going to accept funds that are of value to him/her, thereby implying that the transferred currency of money is “consistent” between payor and payee accounts);

[Claim 52] in which the business application allows the user to order checks (col. 21, lines 3-10);

[Claim 53] in which the business application allows the user to print an account statement (Fig. 10A; col. 6, lines 38-44);

[Claim 54] in which the business application allows the user to print a balance summary (Fig. 10A; col. 6, lines 38-44);

[Claim 55] in which the business application allows the user to process a payment (col. 19, line 65 through col. 20, line 18).

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susanna M. Diaz whose telephone number is (571) 272-6733. The examiner can normally be reached on Monday-Friday, 8 am - 4:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Susanna M. Diaz/
Primary Examiner, Art Unit 3692